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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/660,814 Confirmation No.: 8170

Applicant : Donald F. Jemella *et al.*

Filed : September 13, 2000

Title : SERVICE CHARGE ADJUSTMENT PLATFORM

TC/Art Unit : 3624

Examiner: : J. Patel

Docket No. : 72167.000252

Customer No. : 21967

Mail Stop After Final Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION OF MAY 18, 2005
AND STATEMENT OF THE SUBSTANCE OF THE INTERVIEW

Sir:

In response to the Office Action dated May 18, 2005, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following amendments/remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.